

Amendments to the Claims:

1. (Currently amended) An electronic payment and fulfillment system utilized by a customer for purchasing a digital good comprising:

a merchant server receiving a purchase order from said customer for the purchase of said digital good, and creating a digital order comprising purchase order information;

a payment server receiving said digital order from said merchant server and further routing said digital order;

an authentication server receiving said digital order from said payment server, formatting said digital order into a first message and further routing said first message;

a communication device comprising a payment card reader **and further comprising a digital good generation application**, wherein said payment card reader receives a payment card and reads payment card identification information stored in said payment card, and wherein said communication device receives said first message from said authentication server, displays said first message to said customer, requests and receives authorization for payment for said purchase order with said payment card from said customer, retrieves said payment card identification information, requests and receives payment card security information from said customer, and routes said authorization and said payment card identification and security information to the authentication server, and wherein said authentication server further routes said authorization and payment card identification and security information to said payment server and from said payment server to a financial institution, wherein said financial institution is asked to execute said payment and to send a payment confirmation

through said payment server to said merchant server and to said authentication server,
and wherein said payment server generates a digital receipt;

a fulfillment server receiving said payment confirmation **and said digital receipt**
from said payment server and transmitting said digital **receipt** ~~good via said~~
~~authentication server~~ to said communication device, **wherein said digital good**
generation application generates said digital good in response to receiving said
digital receipt for said digital good and wherein said communication device stores
said digital good onto said payment card; and

~~wherein said communication device comprises a subscriber identification module~~
~~(SIM) card slot and said payment card reader is electrically connected to said SIM card~~
~~slot.~~

2. (Original) The system of claim 1 wherein said communication device
comprises a wireless communication device.

3. (Original) The system of claim 1 wherein said communication device
comprises a wired communication device.

4. (Previously presented) The system of claim 3 wherein said merchant
server, said payment server, said authentication server, said fulfillment server and said
communication device send and receive messages among each other via a first
network.

5. (Previously presented) The system of claim 2 wherein said merchant server, said payment server, said authentication server, and said fulfillment server send and receive messages among each other via a first network and said wireless communication device sends and receives messages to said authentication server via a second network and wherein said second network comprises a wireless network.

6. (Original) The system of claim 2 wherein said wireless communication device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control, programmable versions thereof and combinations thereof.

7. (Original):The system of claim 5 wherein said wireless network is selected from a group consisting of a wireless wide area network (WWAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network.

8. (Original) The system of claim 7 wherein said wireless wide area network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), General Packet Radio Service (GPRS), a Code Division Multiple Access(CDMA), CDMA 2000, and wideband CDMA(WCDMA).

9. (Original) The system of claim 4 wherein said wired communication device comprises a telephone and said first network comprises a telecommunications network.

10. (Original) The system of claim 4 wherein said wired communication device comprises a computer and said first network comprises the Internet.

11. (Original) The system of claim 1 wherein said payment card comprises a smart card selected from a group consisting of a full size smart card, a contactless smart card, a SIM smart card, a USIM smart card, a credit card, a debit card, a stored-value card, a coupon card, a reward card, an electronic cash card, a loyalty card, an identification card and combinations thereof.

12. (Original) The system of claim 1 wherein said payment card comprises a magnetic stripe card.

13. (Original) The system of claim 1 wherein said merchant server receives said purchase order by said customer via a route selected from a group consisting of the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system, short message service, interactive voice recording (IVR), and face-to-face communication with the customer.

14. (Canceled)

15. (Original) The system of claim 1 wherein said payment card information is selected from a group consisting of cardholder identification information, card

identification information, authentication information, card Issuer information, and financial institution information.

16. (Original) The system of claim 1 wherein said digital good is selected from a group consisting of electronic cash, electronic tickets, electronic coupons, loyalty points, credits for pre-paid mobile airtime, credits for pre-paid utilities, electronic gift certificates, digital rights managements(DRM) certificates, electronic transit tokens, music, software, movies, and books.

17. (Original) The system of claim 1 wherein said merchant server and said fulfillment server comprise one entity.

18. (Original) The system of claim 1 wherein said customer places said purchase order to said merchant server via said communication device.

19. (Original) The system of claim 1 wherein said communication device further comprises a shopping application and wherein said customer utilizes said shopping application, to select said digital good, to place said purchase order, to authorize, authenticate and pay with said payment card, and to store said digital good onto said payment card.

20. (Previously presented) The system of claim 1 wherein said payment card reader reads and writes information from and to said payment card.

21. (Canceled)

22. (Original) The system of claim 1 wherein said first message comprises a format selected from a group consisting of Short Message Service (SMS), General Packet Radio Service (GPRS), Transmission Control Protocol Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message formats.

23. (Previously presented) An electronic payment and fulfillment method utilized by a customer for purchasing a digital good comprising:

placing a purchase order with a merchant server for said digital good and choosing to pay via a communication device;

providing said merchant server with identification information for said communication device;

creating a digital order comprising purchase order information and said identification number for said communication device by said merchant server;

routing said digital order to a payment server and from said payment server to an authentication server;

formatting said digital order into a first message by said authentication server and routing said first message to said communication device;

displaying said first message on said communication device and requesting and receiving authorization of payment from the customer;

retrieving identification information of a payment card from said communication device;

requesting and receiving security information of said payment card from said customer via said communication device;

routing said authorization and said payment card identification and security information through said authentication server to said payment server and from said payment server to a financial institution;

executing said payment at said financial institution and sending a payment confirmation to said payment server;

routing said payment confirmation from said payment server to said merchant server and to a fulfillment server;

transmitting said digital good from said fulfillment server via said authentication server to said communication device;

storing said digital good onto said payment card by said communication device;

wherein said communication device comprises a payment card reader receiving said payment card and reading said payment card identification information stores in said payment card and then receiving a digital good and storing said digital good onto said payment card; and

wherein said communication device comprises a subscriber identification module (SIM) card slot and said payment card reader is electrically connected to said SIM card slot.

24. (Canceled)

25. (Original) The method of claim 23 wherein said communication device comprises a wireless communication device.

26. (Original) The method of claim 23 wherein said communication device comprises a wired communication device.

27. (Original) The method of claim 26 wherein said merchant server, said payment server, said authentication server, said fulfillment server and said communication device send and receive messages among each other via a first network.

28. (Previously presented) The method of claim 25 wherein said merchant server, said payment server, said authentication server, and said fulfillment server send and receive messages among each other via a first network and said wireless communication device sends and receives messages to and from said authentication server via a second network and wherein said second network comprises a wireless network.

29. (Original) The method of claim 25 wherein said wireless communication device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control, programmable versions thereof and combinations thereof.

30. (Original) The method of claim 28 wherein said wireless network is selected from a group consisting of a wireless wide area network (WWAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network.

31. (Original) The method of claim 30 wherein said wireless wide area network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), General Packet Radio Service (GPRS), a Code Division Multiple Access(CDMA), CDMA 2000, and wideband CDMA(WCDMA).

32. (Original) The method of claim 26 wherein said wired device comprises a telephone and said first network comprises a telecommunications network.

33. (Original) The method of claim 26 wherein said wired device comprises a computer and said first network comprises the Internet.

34. (Original) The method of claim 23 wherein said payment card comprises a smart card selected from a group consisting of a full size smart card, a contactless smart card, a 81M smart card, a USIM smart card, a credit card, a debit card, a stored-value card, a coupon card, a reward card, an electronic cash card, a loyalty card, an identification card and combinations thereof.

35. (Original) The method of claim 23 wherein said payment card comprises a magnetic stripe card.

36. (Original) The method of claim 23 wherein said placing a purchase order comprises placing a purchase order via a route selected from a group consisting of the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system, shot message service, interactive voice recording (IVR), and face-to-face communication with the customer.

37. (Canceled)

38. (Original) The method of claim 23 wherein said payment card information is selected from a group consisting of cardholder identification information, card identification information, authentication information, card issuer information, and financial institution information.

39. (Original) The method of claim 23 wherein said digital good is selected from a group consisting of electronic cash, electronic tickets, electronic coupons, loyalty points, credits for pre-paid mobile airtime, credits for pre-paid utilities, electronic gift certificates, digital rights managements(DRM) certificates, electronic transit tokens, music, software, movies, and books.

40. (Original) The method of claim 23 wherein said merchant server and said fulfillment server comprise one entity.

41. (Original) The method of claim 23 wherein said customer places said purchase order to said merchant server via said communication device.

42. (Original) The method of claim 23 wherein said communication device further comprises a shopping application and wherein said customer utilizes said shopping application, to select said digital good, to place said purchase order, to authorize, authenticate and pay with said payment card, and to store said digital good onto said payment card.

43. (Original) The method of claim 24 wherein said payment card reader reads and writes information from and to said payment card.

44. (Original) The method of claim 23 wherein said communication device further comprises a digital good generation application and wherein said digital good

generation application receives a digital receipt for said digital good and generates said digital good.

45. (Original) The method of claim 23 wherein said first message comprises a format selected from a group consisting of Short Message Service (SMS), General Packet Radio Service (GPRS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message formats.